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WHAT IS CLAIMED AS THE INVENTION IS:

The embodiments of the invention in which an exclusive property or privilege is claimed are as follows:

- 1. A method for selling product on-line, where computer terminals of potential purchasers are used to access a computer site comprising a selling computer, said method comprising:
- (A) displaying general information about each product offered for sale to identify same;
- (B) displaying the current price and quantities at which the product is being offered for sale;
- (C) providing each potential purchaser with an actuation control for instructing the selling computer of the decision to purchase the product at the displayed price;
- (D) registering potential purchasers and obtaining and recording financial data for automated payment of purchased product;
- (E) upon said purchaser operating said actuation control, and further upon receipt of said financial information, initiating a funds transfer to complete the sale and confirming purchase of the product by sending a message to the potential purchaser;
- (F) storing information about the purchase in purchaser's account, including quantity of product purchased, for later dissemination to purchaser and/or entity delivering product to purchaser;
- (G) deferring delivery of quantities of purchased product, in whole or in part, until such time as purchaser requests delivery;
- (H) updating stored information whenever purchaser takes delivery of any portion of purchased product, or whenever additional product is purchased.

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- 2. A method of selling on-line as claimed in claim 1, wherein step (D) can occur prior to operation of actuation control in step (E) or immediately thereafter.
- 3. A method of selling product on-line as claimed in claim 2, wherein said selling computer is directly connected to separate and distinct financial institutions for real time confirmation of an acceptable financial transaction of the purchase price of the product.
- 4. A method of selling product on-line as claimed in claim 2, wherein the product being sold can be goods or services.
- 5. A method of selling product on-line as claimed in claim 4, wherein the product being sold is gasoline.